

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Hicham Aouina
Debtor

Case No. 18-01983-RNO
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 20

Date Rcvd: Aug 13, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 15, 2018.

db
5059764 +Hicham Aouina, 901 Spring Garden Street,, Lot 34, Carlisle, PA 17015-9243
5059766 +Best Buy/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
5059767 +Bureau of Account Management, 3607 Rosemont Ave, Suite 502, Camp Hill, PA 17011-6943
5059770 Capitla Management Services, LP, 698 1/2 S. Ogden Street, Buffalo, NY 14206-2317
5059771 Holy Spirit, Attn: billing, PO Box 822183, Philadelphia, PA 19182-2183
5059771 Macy's, PO Box 8218, Monroe, OH 45050
5059775 +PPL Electric Utilities, 2 North 9th Street CPC-GENN1, Allentown, PA 18101-1179
5059773 #Penn Credit Corporation, 916 S. 14th Street, PO Box 988, Harrisburg, PA 17108-0988
5059774 Pinnacle Health, PO Box 826813, Philadelphia, PA 19182-6813
5059776 Private National Mortgage, PO Box 14387, Los Angeles, CA 90051

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5059763 +EDI: BANKAMER.COM Aug 13 2018 22:58:00 Bank of America, P.O. Box 15220,
Wilmington, DE 19886-5220
5059765 EDI: WFNNB.COM Aug 13 2018 22:58:00 Big Lots Credit Card, PO Box 659707,
San Antonio, TX 78265-9707
5059768 EDI: WFNNB.COM Aug 13 2018 22:58:00 Comenity Bank/Express, PO Box 182789,
Columbus, OH 43218-2789
5059769 EDI: DISCOVER.COM Aug 13 2018 22:58:00 Discover Financial SVC LLC, PO Box 15316,
Wilmington, DE 19850-5316
5059772 +E-mail/Text: Bankruptcies@nragroup.com Aug 13 2018 19:07:53 National Recovery Agency,
2491 Paxton Street, Harrisburg, PA 17111-1036
5060238 +EDI: PRA.COM Aug 13 2018 22:58:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
5059777 E-mail/Text: bankruptcynotices@psecu.com Aug 13 2018 19:07:44 PSECU, PO Box 67013,
Harrisburg, PA 17106-7013
5059780 +EDI: RMSC.COM Aug 13 2018 22:58:00 SYNCB/HHGregg, PO Box 965015, Orlando, FL 32896-5015
5059781 +EDI: RMSC.COM Aug 13 2018 22:58:00 Synch/Home Design Furn, c/o PO Box 965036,
Orlando, FL 32896-0001
5059782 EDI: RMSC.COM Aug 13 2018 22:58:00 Synch/Synchrony Home, PO Box 965036,
Orlando, FL 32896-5036

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5059778* PSECU, PO Box 67013, Harrisburg, PA 17106-7013
5059779* PSECU, PO Box 67013, Harrisburg, PA 17106-7013

TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 15, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 13, 2018 at the address(es) listed below:

Brian C Nicholas on behalf of Creditor BANK OF AMERICA, N.A. bnicholas@kmlawgroup.com,
bkgroup@kmlawgroup.com
Chad J. Julius on behalf of Debtor 1 Hicham Aouina cjulius@ljacobsonlaw.com,
brhoades@ljacobsonlaw.com;egreene@ljacobsonlaw.com;r63089@notify.bestcase.com
James Warmbrodt on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com
Jerome B Blank on behalf of Creditor PENNYMAC LOAN SERVICES, LLC pamb@fedphe.com
Markian R Slobodian (Trustee) PA49@ecfcbis.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Thomas Song on behalf of Creditor PENNYMAC LOAN SERVICES, LLC pamb@fedphe.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 7

Information to identify the case:Debtor 1 **Hicham Aouina**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-5721**

EIN --_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

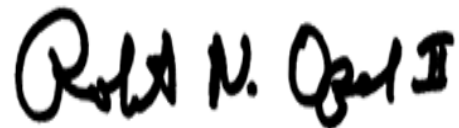
EIN --_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:18-bk-01983-RNO****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Hicham Aouina

**By the
court:**Honorable Robert N. Opel, II
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

August 13, 2018**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.